

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In re:)	
)	
NIKKI RENAE McCREA,)	Case No: 24-21961-GLT
)	
Debtor.)	
)	Chapter 7
NIKKI RENAE McCREA,)	
)	
Movant,)	Response Deadline: 01/03/2025
)	Hearing Date: 01/17/2025
v.)	Hearing Time: 10:00 AM
)	
RIVER HEIGHTS CAPITAL, LLC, and)	
CITIZENS BANK, N.A., and)	
)	
BRIAN P. CAVANAUGH, Trustee.)	
)	
Respondents.)	

MOTION FOR TURNOVER

To the Court:

1. The Movant is the Debtor, Nikki Renae McCrea, who filed this case under Chapter 7 on August 9, 2024.
2. The Respondent River Heights Capital, LLC (the "Creditor"), is a judgment creditor duly listed on the Debtor's Schedule D, with an address at c/o David Kennedy Bifulco, Esq., 205 West Broad Street, Bethlehem, PA 18018.
3. The Respondent Citizens Bank, N.A. (the "Bank") is the garnishee of the Debtor's bank accounts pursuant to the Creditor's execution of its judgment, with an address at One Citizens Plaza, Providence, RI 02903.
4. The Chapter 7 Trustee is Brian P. Cavanaugh, with an address at 115 North Main Street, Greensburg, PA 15601.

5. Pursuant to the automatic stay of 11 U.S.C. § 362(a), the Debtor's bank accounts at the Bank are frozen. Attached as Exhibit A is a screen shot of the Movant Debtor's bank accounts at the Bank showing high negative balances in each one.

6. 11 U.S.C. § 542(a) provides, "[A]n entity. . . in possession, custody, or control, during the case, of property . . . the debtor may exempt under section 522 of this title, shall deliver to the trustee, and account for, such property or the value of such property. . . ." Bankruptcy Rule of Procedure 7001(a) provides, "The following are adversary proceedings: "[A] proceeding to recover money or property — except . . . a proceeding by an individual debtor to recover tangible personal property under §542(a)." Attached as Exhibit B is a copy of the Debtor's Schedule C, showing that she duly exempted all of her bank accounts at the Bank.

7. The Trustee, Brian P. Cavanaugh, consents to have the funds in the Debtor's bank accounts at the Bank returned directly to the Debtor.

THEREFORE, the Debtor Movant requests an Order directing the Respondent to immediately remove the garnishment of any and all of the Movant Debtor's bank accounts, and any other relief available in the discretion of the Court.

Respectfully submitted,

December 17, 2024

/s/ Dai Rosenblum
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